

Coverage Not Available

THE FOLLOWING INSURANCE COVERAGE IS NOT AVAILABLE AFTER RETIREMENT

- Dental, UHC vision, personal accident insurance, short-and long-term disability, and BusinessTravel Accident insurance.

PAYMENT OF ELECTED INSURANCE COVERAGES

If you elect a *monthly annuity pension benefit*, medical and life insurance premiums will be automatically deducted from the monthly pension check.

If a *lump sum pension is elected*, you will be billed for insurance contributions. You will be notified as to the amount and address to which the insurance premiums are to be mailed.

If you elect to *defer your pension benefit*, you will be billed for insurance contributions. You will be notified as to the amount and address to which the insurance premiums are to be mailed.

NOTE: If you have Group Universal Life, contact Seabury & Smith (KVI) directly on 1-800-642-5726. If you have Long-Term Care, contact CNA directly on 1-800-932-1132.